

WHAT IS CLAIMED IS:

1. A method for use with a plurality of crop insurance plans, said method comprising the steps of:

providing information pertaining to said plurality of crop insurance plans; and

5 generating at least one indication of performance of at least one crop insurance plan under at least one scenario, utilizing the information.

2. The method as recited in Claim 1, wherein the generating step further includes the step of:

determining performance of at least one crop insurance plan on at least one of an historical basis, a current actual basis, a  
5 hypothetical basis, a forecast basis, an estimated basis, a projected basis, and a predicted basis.

3. The method as recited in Claim 2, further includes the step of:

associating an historical-based performance determination with historical information furnished by the information  
5 providing step and utilized by the performance indication generating step to render the historical performance determination.

4. The method as recited in Claim 2, further includes the step of:

performing a performance trend analysis based upon a projection-based crop insurance plan performance determination,  
5 and generating an indication thereof.

5. The method as recited in Claim 1, wherein the generating step further includes the step of:

determining historical performance of at least one crop insurance plan utilizing at least one of price-related historical data, yield-related historical data, revenue-related historical data, and income-related historical data.

6. The method as recited in Claim 1, wherein the generating step further includes the step of:

constructing a comparison defining the relative performance of at least one crop insurance plan under at least one scenario.

7. The method as recited in Claim 6, wherein the comparison construction step further includes the step of:

determining performance of at least one crop insurance plan based upon at least one of an historical basis, a current actual basis, and a projected basis.

8. The method as recited in Claim 6, wherein the comparison construction step further includes the step of:

providing a comparative demonstration of (i) individual producer-based performance regarding at least one individual producer-based crop insurance plan, and (ii) group-based performance regarding at least one group-based crop insurance plan.

9. The method as recited in Claim 1, wherein the generating step further includes the step of:

determining at least one projected and/or hypothetical performance for at least one crop insurance plan utilizing at

5     least one assumption concerning at least one crop insurance plan variable.

10.   The method as recited in Claim 1, further includes the steps of:

        defining at least one hypothetical scenario for at least one crop insurance plan; and

5       determining the behavior of at least one crop insurance plan in response to the at least one hypothetical scenario.

11.   The method as recited in Claim 1, further includes the steps of:

        selectively iteratively redefining the at least one scenario by selectively modifying the information pertaining to said

5       plurality of crop insurance plans; and

        repeating the performance generating step for each iteration of scenario redefinition.

12.   The method as recited in Claim 1, further includes the steps of:

        selectively iteratively performing the steps of:

5       selectively providing a value and/or setting for at least one modifiable crop insurance plan variable, and

        utilizing the value and/or setting in the generating step.

13.   The method as recited in Claim 1, wherein the information providing step further includes the step of:

5       receiving at least one user value and/or selection pertaining to at least one factor and/or variable of at least one crop insurance plan.

14. The method as recited in Claim 1, further includes the step of:

determining a best-case scenario for at least one crop insurance plan, according to a selective performance criteria.

15. The method as recited in Claim 14, wherein the determining step further includes the step of:

5       varying the value of at least one user-specifiable crop insurance plan variable for at least one crop insurance plan, until the performance criteria is met.

16. The method as recited in Claim 1, wherein the generating step further includes the step of:

5       selecting at least one performance level to which the performance of at least one crop insurance plan need conform and/or comply.

17. The method as recited in Claim 16, wherein the generating step further includes with respect to at least one crop insurance plan subject to performance level conformity and/or compliance the steps of:

5       maintaining at least one plan variable substantially constant; and

adjusting at least one plan variable until achieving performance level conformity and/or compliance.

18. The method as recited in Claim 16, wherein the generating step further includes with respect to at least one crop insurance plan subject to performance level conformity and/or compliance the step of:

5           dynamically adjusting at least one plan variable until  
achieving performance level conformity and/or compliance.

19. The method as recited in Claim 16, wherein the at least one performance level includes a break-even threshold.

20. The method as recited in Claim 1, further includes the steps of:

selectively defining at least one scenario; and

5           determining the value of at least one variable of at least one crop insurance plan enabling satisfaction of a break-even performance requirement, under the at least one scenario definition.

21. The method as recited in Claim 20, wherein the at least one variable associated with the break-even performance requirement includes a price-related variable and/or a yield-related variable.

22. The method as recited in Claim 1, wherein the at least one crop insurance plan includes at least one hail-related policy.

23. The method as recited in Claim 1, further includes the step of:

performing a business and/or financial analysis  
incorporating results from the generating step.

24. The method as recited in Claim 23, wherein the business and/or financial analysis performing step further includes the step of:

evaluating the effect and/or impact of actually and/or  
5 possibly carrying crop insurance on at least one of an expense-  
related business component, revenue-related business component,  
income-related business component, profit-related business  
component, loss-related business component, and cash flow-related  
business component.

25. The method as recited in Claim 1, further includes the  
step of:

specifying each crop insurance plan in association with a  
respective insurance provider carrying the associated crop  
5 insurance plan; and

causing the generating step to further construct a  
comparison of the relative performance of same-type crop  
insurance plans associated with respective insurance providers.

26. The method as recited in Claim 1, wherein the  
information providing step further includes the step of:

a user furnishing information pertaining to at least one  
insurance-applicant related crop insurance plan variable; and

5 accessing a database to retrieve therefrom at least one of  
individual producer actual production history, county-based  
and/or group-based price history data and/or yield history data,  
crop insurance plan policy provision information, crop insurance  
rating data, crop actuarial history data, crop insurance  
10 actuarial information, county-based crop history data, commodity  
pricing history data, and county-based and/or producer-based  
historical revenue data and/or historical income data.

27. The method as recited in Claim 26, wherein the at least one insurance-applicant related crop insurance plan variable pertains to at least one of price election, coverage level, and protection level.

28. A method for use with a plurality of crop insurance plans, said method comprising the steps of:

providing information pertaining to at least one crop insurance plan; and

5 determining at least one indicia of behavior of at least one crop insurance plan, responsive to and in accordance with the information.

29. The method as recited in Claim 28, wherein the behavior determination being made upon at least one of an historical basis, a current actual basis, a hypothetical basis, a forecast basis, a predicted basis, and a projected basis.

30. The method as recited in Claim 28, wherein the determining step further includes the step of:

generating a comparison of the relative historical behaviors of at least one crop insurance plan under at least one scenario.

31. The method as recited in Claim 28, wherein the information providing step further includes the step of:

5 selectively defining at least one modifiable crop insurance plan scenario having at least one variable associated therewith, for use as information by the behavior determining step.

32. The method as recited in Claim 31, further includes the steps of:

dynamically modifying at least one variable of at least one crop insurance plan; and

5 selectively repeating the determining step in relation to respective variable modifications and/or scenario redefinitions.

33. The method as recited in Claim 28, wherein the determining step further includes the step of:

5 determining projected and/or hypothetical performance of at least one crop insurance plan, on the basis of at least one crop insurance plan variable assumption.

34. The method as recited in Claim 28, further includes the steps of:

defining at least one hypothetical scenario for at least one crop insurance plan; and

5 determining the behavior of at least one crop insurance plan in response to the at least one hypothetical scenario.

35. The method as recited in Claim 28, further includes the steps of:

5 selecting at least one basis for analyzing, evaluating, and/or comparing at least one crop insurance plan under at least one selective scenario; and

implementing the at least one basis selection in connection with performance of the determining step.

36. The method as recited in Claim 35, wherein the at least one basis selection includes at least one of an historical relative performance comparison, a projected and/or hypothetical relative performance comparison, a performance analysis based at



5 least in part upon assumptions, a scenario-based comparison  
and/or analysis, a plan-based comparison and/or analysis, a  
combination of scenario-based and plan-based comparison and/or  
analysis, a comparison and/or analysis among individual producer-  
based crop insurance plans, a comparison and/or analysis among  
10 group-based crop insurance plans, and a comparison and/or  
analysis among a combination of individual producer-based crop  
insurance plans and group-based crop insurance plans.

37. A computer program product for use in a computer  
environment, the computer program product comprising a computer  
usable medium having computer readable program code thereon  
executable by the computer environment, the computer readable  
5 program code for performing a method to facilitate the evaluation  
of at least one crop insurance plan, said method comprising the  
steps of:

receiving information pertaining to the at least one crop  
insurance plan; and

10 processing the information to determine at least one indicia  
of performance of at least one crop insurance plan under at least  
one scenario.

38. The computer program product as recited in Claim 37,  
wherein said processing step further includes the step of:

determining the relative historical performance of at least  
one crop insurance plan, according to at least one scenario.

39. The computer program product as recited in Claim 38,  
wherein the determining step further includes the step of:

utilizing yield-related and/or price-related historical information, as provided by the receiving step.

40. The computer program product as recited in Claim 37, wherein the processing step further includes the step of:

generating a comparison demonstrating the relative historical performance of at least one crop insurance plan under  
5 at least one scenario.

41. The computer program product as recited in Claim 37, wherein the processing step further includes the steps of:

performing at least one of:

determining at least one projected and/or hypothetical  
5 performance for at least one crop insurance plan utilizing at least one assumption concerning at least one crop insurance plan variable, and

determining at least one current actual performance for at least one crop insurance plan.

42. The computer program product as recited in Claim 37, wherein said method further includes the steps of:

defining at least one hypothetical scenario for at least one crop insurance plan; and

5 determining the behavior of at least one crop insurance plan in response to the at least one hypothetical scenario.

43. The computer program product as recited in Claim 37, wherein said method further includes the step of:

performing a business and/or financial analysis incorporating results from the processing step.

44. The computer program product as recited in Claim 37,  
wherein said method further includes the steps of:

integrating multiple crop insurance plans into a  
consolidated quotation and management package to thereby enable  
5 an analysis of all available crop insurance plans.

45. A computer program product for use in a computer  
environment, the computer program product comprising a computer  
usable medium having computer readable program code thereon  
executable by the computer environment, the computer readable  
5 program code for performing operations to facilitate evaluation  
and/or analysis of at least one crop insurance plan, said  
operations comprising:

processing information pertaining to at least one crop  
insurance plan operative under at least one scenario; and  
10 providing at least one indicia of performance of at least  
one crop insurance plan, based at least in part upon the  
processing results.

46. The computer program product as recited in Claim 45,  
wherein said operations further include:

determining the relative historical performance of at least  
one crop insurance plan under at least one scenario.

47. The computer program product as recited in Claim 45,  
wherein said operations further include:

generating a comparison demonstrating the relative  
historical performance of at least one crop insurance plan under  
5 at least one scenario.

48. The computer program product as recited in Claim 45,  
wherein said operations further include at least one of:

determining at least one projected and/or hypothetical  
performance for at least one crop insurance plan utilizing at  
5 least one assumption concerning at least one crop insurance plan  
variable, and

determining at least one current actual performance for at  
least one crop insurance plan.

49. The computer program product as recited in Claim 45,  
wherein said method further includes the steps of:

defining at least one hypothetical scenario for at least  
one crop insurance plan; and

5 determining the behavior of at least one crop insurance  
plan in response to the at least one hypothetical scenario.

50. The computer program product as recited in Claim 45,  
wherein said operations further include:

performing a business and/or financial analysis  
incorporating the processing operation results.

51. The computer program product as recited in Claim 45,  
wherein said operations further include:

integrating multiple crop insurance plans into a  
consolidated quotation and management package to thereby enable  
5 an analysis of all available crop insurance plans.

52. A system, comprising:

an input device;

a module containing at least one of representations,  
descriptions, and definitions of at least one crop insurance

5 plan;

a computing device operatively coupled to said input device  
and said module; and

a storage apparatus including program code executable by  
said computing device;

10 said program code being configured to operatively determine  
at least one indicia of performance of at least one crop  
insurance plan, based at least in part upon information  
operatively received from said input device pertaining to said at  
least one crop insurance plan.

53. The system as recited in Claim 52, wherein said program  
code being configured further to determine relative historical  
performance of at least one crop insurance plan under at least  
one scenario, in association with historical information.

54. The system as recited in Claim 53, further includes:  
a database operatively coupled to said computing device,  
said database containing crop-related historical information.

55. The system as recited in Claim 52, wherein said program  
code being configured further to (i) determine a projected and/or  
hypothetical performance of at least one crop insurance plan,  
based at least in part upon information operatively received from  
5 said input device pertaining to at least one assumption  
concerning at least one crop insurance plan variable, and/or (ii)

determine at least one current actual performance of at least one crop insurance plan.

56. The system as recited in Claim 52, wherein said program code being configured further to define at least one hypothetical scenario for at least one crop insurance plan and to determine the behavior of at least one crop insurance plan in response to  
5 the at least one hypothetical scenario.

57. The system as recited in Claim 52, wherein said input device being disposed remote from said computing device.

58. The system as recited in Claim 57, further includes:  
a network connection between said input device and said computing device.

59. The system as recited in Claim 52, wherein said module further includes:

a means defining at least one algorithm having at least one formula.

60. The system as recited in Claim 52, wherein said program code being configured further to perform a business and/or financial analysis incorporating results from the crop insurance plan performance determination.

61. The system as recited in Claim 52, wherein said program code being configured for integrating multiple crop insurance plans into a consolidated quotation and management package to thereby enable an analysis of all available crop insurance plans.

62. A system, comprising:

first means to define at least one crop insurance plan;

second means to provide variable information pertaining to said at least one crop insurance plan; and

5 third means, operatively coupled to said first means and responsive to variable information from said second means, to determine at least one indicia of performance of at least one crop insurance plan under at least one scenario.

63. The system as recited in Claim 62, further includes:  
means for providing historical information.

64. The system as recited in Claim 63, wherein said third means further includes:

means for determining the relative historical performance of at least one crop insurance plan under at least one scenario,  
5 based at least in part upon the historical information.

65. The system as recited in Claim 62, wherein said third means further includes:

means for constructing a comparison defining the relative historical performance of at least one crop insurance plan under  
5 at least one scenario, based at least in part upon at least one of yield-related historical data and price-related historical data.

66. The system as recited in Claim 62, wherein said third means further includes:

means for determining projected and/or hypothetical performance of at least one crop insurance plan under at least  
5 one scenario, based at least in part upon at least one crop

insurance plan variable assumption operatively provided by said second means.

67. The system as recited in Claim 66, wherein said means for determining projected and/or hypothetical performance further includes:

means for demonstrating the determination of projected  
5 and/or hypothetical crop insurance plan performance as a comparison.

68. The system as recited in Claim 62, wherein said third means further includes:

means for defining at least one hypothetical scenario for at least one crop insurance plan; and

5 means for determining the behavior of at least one crop insurance plan in response to the at least one hypothetical scenario.

69. A system, comprising:

a computer environment including at least one processor; and  
program code executable by said at least one processor;

said program code being configured to determine at least one  
5 indicia of performance of at least one crop insurance plan under at least one scenario, in response to input data pertaining to at least one crop insurance plan.

70. The system as recited in Claim 69, wherein the input data includes at least one user selection pertaining to at least one crop insurance plan variable.

71. The system as recited in Claim 69, further includes:



means to define the at least one crop insurance plan.

72. The system as recited in Claim 69, wherein said program code being configured further to determine relative historical performance of at least one crop insurance plan under at least one scenario, in association with historical information.

73. The system as recited in Claim 72, further includes:  
a database containing crop-related historical information, said database being operatively coupled to said computer environment.

74. The system as recited in Claim 69, wherein said program code being configured further to (i) determine a projected and/or hypothetical performance for at least one crop insurance plan, based at least in part upon at least one assumption concerning at  
5 least one crop insurance plan variable, and/or (ii) determine a current actual performance for at least one crop insurance plan.

75. The system as recited in Claim 69, wherein said program code being configured further to define at least one hypothetical scenario for at least one crop insurance plan and to determine the behavior of at least one crop insurance plan in response to  
5 the at least one hypothetical scenario.

76. An apparatus, comprising:

an input device;

a storage device containing at least one of representations, descriptions, and definitions of at least one crop insurance  
5 plan; and

a processor operatively connected to said input device and said storage device;

said processor including a crop insurance plan performance calculator.

77. The apparatus as recited in Claim 76, wherein said processor further includes:

a crop insurance plan performance analyzer.

78. The apparatus as recited in Claim 76, wherein said processor further includes:

a crop insurance plan relative performance comparator.

79. The apparatus as recited in Claim 76, further includes:

at least one database containing yield-related and/or price related historical information.

80. The apparatus as recited in Claim 79, wherein said at least one database further includes at least one of:

a data structure containing information representative of current and/or historical crop insurance rates;

5 a data structure containing information representative of crop actuarial history;

a data structure containing information representative of current and/or historical commodity pricing;

10 a data structure containing information representative of individual producer actual production history;

a data structure containing information representative of county-based and/or group-based crop history; and

a data structure containing information representative of current and/or historical insurance plan actuarial data.

81. A computer program product for use in a computer environment, the computer program product comprising a computer usable medium having computer readable program code thereon executable by the computer environment, the computer readable  
5 program code comprising:

first program code for defining and/or representing at least one crop insurance plan; and

second program code operatively associated with said first program code, said second program code for determining at least  
10 one indicia of performance of at least one crop insurance plan, responsive to and in accordance with input data pertaining to at least one crop insurance plan variable.

82. The computer program product as recited in Claim 81, further includes:

program code for generating a relative historical performance comparison involving at least one crop insurance plan  
5 according to at least one scenario.

83. The computer program product as recited in Claim 82, further includes:

a database containing crop-related historical information.

84. The computer program product as recited in Claim 81, further includes:

program code for determining historical performance of at least one crop insurance plan under at least one scenario.

85. The computer program product as recited in Claim 81,  
further includes:

program code for determining a projected and/or hypothetical  
performance of at least one crop insurance plan, based at least  
5 in part upon at least one assumption concerning at least one crop  
insurance plan variable.

86. The computer program product as recited in Claim 85,  
further includes:

program code for developing trending information, based at  
least in part upon the determination of projected and/or  
5 hypothetical performance.

87. The computer program product as recited in Claim 81,  
further includes:

program code for defining at least one hypothetical scenario  
for at least one crop insurance plan; and  
5 program code for determining the behavior of at least one  
crop insurance plan in response to the at least one hypothetical  
scenario.

88. The computer program product as recited in Claim 81,  
further includes:

program code for performing a business and/or financial  
analysis incorporating results from the crop insurance plan  
5 performance determination.

89. The computer program product as recited in Claim 81,  
further includes:

program code for integrating multiple crop insurance plans  
into a consolidated quotation and management package to thereby  
5 enable an analysis of all available crop insurance plans.

90. A computer usable medium having computer readable  
program code thereon executable by a computer system, the  
computer readable program code comprising:

first program code to represent at least one crop insurance  
5 plan;

second program code, operatively associated with said first  
program code, to process input information pertaining to the at  
least one crop insurance plan; and

third program code to determine at least one indicia of  
10 performance of at least one crop insurance plan, according to  
processing results of said second program code.

91. The computer usable medium as recited in Claim 90,  
further includes:

at least one data structure containing crop-related  
historical information.

92. The computer usable medium as recited in Claim 91,  
wherein said at least one data structure further includes:

a database containing historical information pertaining to  
at least one of price-related history, yield-related history,  
5 individual producer actual production history, crop insurance  
plan actuarial history, county-based and/or group-based crop  
history, crop insurance rate history, crop actuarial history, and  
commodity pricing history

93. The computer usable medium as recited in Claim 90,  
wherein said computer readable program code further includes:

program code to generate a relative historical performance  
comparison involving at least one crop insurance plan according  
5 to at least one scenario.

94. The computer usable medium as recited in Claim 90,  
wherein said computer readable program code further includes:

program code to determine historical performance of at least  
one crop insurance plan under at least one scenario.

95. The computer usable medium as recited in Claim 90,  
wherein said computer readable program code further includes:

program code to (i) determine a projected and/or  
hypothetical performance of at least one crop insurance plan,  
5 based at least in part upon at least one assumption concerning at  
least one crop insurance plan variable, and/or (ii) determine a  
current actual performance of at least one crop insurance plan.

96. The computer usable medium as recited in Claim 95,  
wherein said computer readable program code further includes:

program code to develop trending information, based at least  
in part upon the determination of projected and/or hypothetical  
5 performance.

97. The computer usable medium as recited in Claim 90,  
wherein said computer readable program code further includes:

program code to define at least one hypothetical scenario  
for at least one crop insurance plan; and

5        program code to determine the behavior of at least one crop insurance plan in response to the at least one hypothetical scenario.

98. The computer usable medium as recited in Claim 90, wherein said computer readable program code further includes:

program code to perform a business and/or financial analysis incorporating results from the crop insurance plan performance  
5 determination.

99. The computer usable medium as recited in Claim 90, wherein said computer readable program code further includes:

program code for integrating multiple crop insurance plans into a consolidated quotation and management package to thereby  
5 enable an analysis of all available crop insurance plans.